

S21	566	S20 and payment	US-PGPUB; USPAT	OR	OFF	2004/10/01 14:57
S22	19	S21 and installment	US-PGPUB; USPAT	OR	OFF	2004/10/01 14:57
S23	17	(US-20040111370-\$ or US-20040049436-\$ or US-20040044616-\$ or US-20040015438-\$ or US-20030236746-\$ or US-20030216978-\$ or US-20030208445-\$ or US-20030074311-\$ or US-20020091600-\$ or US-20020082987-\$ or US-20010044756-\$).did. or (US-5873072-\$ or US-5920847-\$ or US-6592030-\$ or US-6606606-\$ or US-6397196-\$ or US-6347305-\$). did.	US-PGPUB; USPAT	OR	OFF	2004/10/01 14:59
S24	6	(US-5873072-\$ or US-5920847-\$ or US-6592030-\$ or US-6606606-\$ or US-6397196-\$ or US-6347305-\$). did.	USPAT	OR	OFF	2004/10/01 15:14
S26	703	"electronic funds transfer"	USPAT	OR	OFF	2004/10/01 15:17
S27	13	S26 and "bank draft"	USPAT	OR	OFF	2004/10/01 15:32
S28	1499	(705/35,36,38,39,40,42,44,45). CCLS.	USPAT; USOCR	OR	OFF	2004/10/01 15:32
S29	1465	S28 and @ay<="20001227"	USPAT	OR	OFF	2004/10/01 15:38
S30	96	S29 and eft	USPAT	OR	OFF	2004/10/01 16:24
S31	54	S29 and "direct deposit"	USPAT	OR	OFF	2004/10/01 16:24
S32	18	(US-20030208445-\$).did. or (US-6041315-\$ or US-5956700-\$ or US-5920847-\$ or US-5873072-\$ or US-5649117-\$ or US-6625582-\$ or US-6606606-\$ or US-6592030-\$ or US-6119107-\$ or US-6347305-\$ or US-6397196-\$ or US-5966698-\$ or US-6334116-\$ or US-6411938-\$ or US-6374231-\$ or US-6317745-\$ or US-6173272-\$).did.	US-PGPUB; USPAT	OR	OFF	2004/10/01 16:52
S33	4482	(705/35,36,38,39,40,42,44,45). CCLS.	US-PGPUB; USPAT	OR	OFF	2004/10/04 08:48
S34	266	S33 and mortgage\$	USPAT	OR	OFF	2004/10/04 08:49
S35	29	S34 and escrow	USPAT	OR	OFF	2004/10/04 10:07
S36	1	("5920847").PN.	USPAT; USOCR	OR	OFF	2004/10/04 10:07

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
PLUS SCANNED S1	14	(("5383113") or ("5465206") or ("5483445") or ("5649117") or ("5684965") or ("5699528") or ("5832460") or ("5873072") or ("5884288") or ("5920847") or ("5956700") or ("5978780") or ("6032133") or ("6041315")).PN.	USPAT; USOCR	OR	OFF	2004/10/08 09:47
QUICK S2	3	("6041315").URPN.	USPAT	OR	OFF	2004/09/30 14:44
S3	27	("4321672"   "4381705"   "4385285"   "4494127"   "4623965"   "4630201"   "4758714"   "4810866"   "4823264"   "4948174"   "4960981"   "4974878"   "5051900"   "5053067"   "5053607"   "5111395"   "5117355"   "5121945"   "5126945"   "5233547"   "5237159"   "5265007"   "5326959"   "5383113"   "5504677"   "5727249"   "Re32985").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/09/30 14:50
REVIEWED ACC S4	8	("4270042"   "4720042"   "4799156"   "4823264"   "4947028"   "5093787"   "5220501"   "5283829").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/09/30 15:44
S5	672	(705/35,36).CCLS.	USPAT; USOCR	OR	OFF	2004/09/30 15:45
S6	25	S5 and EFT	USPAT	OR	OFF	2004/09/30 15:46
S8	9587	("705").CLAS.	USPAT; USOCR	OR	OFF	2004/10/05 09:45
S9	206	S8 and eft	USPAT	OR	OFF	2004/09/30 15:49
S10	174	S9 and payment	USPAT	OR	OFF	2004/09/30 15:49
S11	0	S10 and "payroll debits"	USPAT	OR	OFF	2004/09/30 15:50
S12	14	S10 and payroll	USPAT	OR	OFF	2004/09/30 15:50
S13	4482	(705/35,36,38,39,40,42,44,45).CCLS.	US-PGPUB; USPAT	OR	OFF	2004/10/01 09:36
S14	11	S13 and "installment payments"	USPAT	OR	OFF	2004/10/01 10:03
S15	8	S13 and "payroll deductions"	USPAT	OR	OFF	2004/10/01 10:35
S16	1730	payroll deductions	USPAT	OR	OFF	2004/10/01 10:35
S17	2977	payroll deductions	US-PGPUB; USPAT	OR	OFF	2004/10/01 10:36
S18	61	"payroll deductions"	US-PGPUB; USPAT	OR	OFF	2004/10/07 15:14
S19	1183	eft	US-PGPUB; USPAT	OR	OFF	2004/10/01 14:56
S20	823	S19 and electronic	US-PGPUB; USPAT	OR	OFF	2004/10/01 14:57

S37	12	((("5383113") or ("5465206") or ("5483445") or ("5649117") or ("5684965") or ("5699528") or ("5832460") or ("5884288") or ("5956700") or ("5978780") or ("6032133") or ("6041315"))).PN.	USPAT; USOCR	OR	OFF	2004/10/04 13:30
S38	27	("4321672"   "4381705"   "4385285"   "4494127"   "4623965"   "4630201"   "4758714"   "4810866"   "4823264"   "4948174"   "4960981"   "4974878"   "5051900"   "5053067"   "5053607"   "5111395"   "5117355"   "5121945"   "5126945"   "5233547"   "5237159"   "5265007"   "5326959"   "5383113"   "5504677"   "5727249"   "Re32985").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/10/04 13:52
S39	8	("4270042"   "4720042"   "4799156"   "4823264"   "4947028"   "5093787"   "5220501"   "5283829").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/10/04 14:30
S40	24	("4633397"   "4933842"   "4953085"   "4988849"   "5126936"   "5210687"   "5214579"   "5220500"   "5220501"   "5231571"   "5252811"   "5283829"   "5326959"   "5347632"   "5383113"   "5465206"   "5483445"   "5496991"   "5570283"   "5583759"   "5655089"   "5684965"   "5696907"   "5832460").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/10/04 16:33
S41	20532	g06f017/60	US-PGPUB; USPAT; USOCR	OR	OFF	2004/10/04 16:34
S42	165907	g06f017/60	EPO; JPO; DERWENT	OR	OFF	2004/10/04 16:34
S43	4485	(705/35,36,38,39,40,42,44,45). CCLS.	US-PGPUB; USPAT	OR	OFF	2004/10/05 09:45
S44	758	S43 and bill\$	USPAT	OR	OFF	2004/10/05 09:45
S45	3	S43 and billpay	USPAT	OR	OFF	2004/10/05 09:48
S46	503	S43 and debit	USPAT	OR	OFF	2004/10/05 09:49
S47	53	S46 and payroll	USPAT	OR	OFF	2004/10/05 09:49
S48	1183	eft	US-PGPUB; USPAT	OR	OFF	2004/10/05 11:32
S49	823	S48 and electronic	US-PGPUB; USPAT	OR	OFF	2004/10/05 11:32
S50	0	("s13andmanagement").PN.	USPAT; USOCR	OR	OFF	2004/10/05 11:43
S51	4485	(705/35,36,38,39,40,42,44,45). CCLS.	US-PGPUB; USPAT	OR	OFF	2004/10/05 11:43

S52	849	S51 and management	USPAT	OR	OFF	2004/10/05 11:44
S53	600	S52 and payment	USPAT	OR	OFF	2004/10/05 11:44
S54	62	S53 and payroll	USPAT	OR	OFF	2004/10/05 13:35
S55	4485	(705/35,36,38,39,40,42,44,45). CCLS.	US-PGPUB; USPAT	OR	OFF	2004/10/05 13:35
S56	96	S55 and EFT	USPAT	OR	OFF	2004/10/05 13:37
S57	155352	payment receipt	USPAT	OR	OFF	2004/10/05 13:37
S58	124	"payment receipt"	USPAT	OR	OFF	2004/10/05 13:42
S59	35	S58 and partici\$	USPAT	OR	OFF	2004/10/05 13:47
S60	835	"payment system"	USPAT	OR	OFF	2004/10/05 13:47
S61	22	S60 and eligibility	USPAT	OR	OFF	2004/10/05 14:22
S62	537	S55 and authorization	USPAT	OR	OFF	2004/10/05 14:23
S63	29	S62 and "direct deposit"	USPAT	OR	OFF	2004/10/05 14:23
S64	6	"automatic debits"	USPAT	OR	OFF	2004/10/07 10:50
S65	1078	payroll	USPAT	OR	OFF	2004/10/07 10:51
S66	120	S65 and debit	USPAT	OR	OFF	2004/10/07 10:51
S67	124	S65 and debit\$1	USPAT	OR	OFF	2004/10/07 10:51
S68	35	("20010011684"   "20010032119"   "20010042032"   "20010044756"   "20010049619"   "20020029272"   "4170015"   "4218627"   "4270043"   "4323771"   "4376887"   "4401994"   "4466078"   "4542286"   "4658357"   "4819162"   "5129652"   "5276314"   "5336870"   "5453601"   "5459657"   "5477038"   "5550359"   "5600554"   "5717867"   "5754655"   "5842128"   "5991742"   "6012048"   "6298335"   "6347306"   "6366929"   "6408337"   "6473500"   "RE37122").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/10/07 15:01
S69	0	("9429616").PN.	USPAT; USOCR	OR	OFF	2004/10/07 15:13
S70	0	"payroll debit"	USPAT	OR	OFF	2004/10/07 15:13
S71	0	"Payroll debits"	USPAT	OR	OFF	2004/10/07 15:13
S72	1072656	direct deposit	US-PGPUB; USPAT	OR	OFF	2004/10/07 15:14
S73	509	"direct deposit"	US-PGPUB; USPAT	OR	OFF	2004/10/07 15:14
S74	4645	deduction\$	US-PGPUB; USPAT	OR	OFF	2004/10/07 15:14
S75	56	S73 and deduction\$	US-PGPUB; USPAT	OR	OFF	2004/10/07 15:18

S76	1931	payroll	US-PGPUB; USPAT	OR	OFF	2004/10/07 15:19
S77	238	S76 and deposits	US-PGPUB; USPAT	OR	OFF	2004/10/07 15:19
S78	1	("6397196").PN.	USPAT; USOCR	OR	OFF	2004/10/08 11:33
S79	1	("6347305").PN.	USPAT; USOCR	OR	OFF	2004/10/08 14:06